



PATENT

Docket No.: 36287-00900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : LARDY, et al.
Serial No. : 09/671,783 Group Art Unit : 3627
Filed : September 27, 2000 Examiner : Gort, Elaine
For : **METHOD AND SYSTEM FOR DETERMINING A COMPANY'S
PROBABILITY OF NO DEFAULT**

CERTIFICATE OF MAILING (37 C.F.R. § 1.8(a))

Certificate of Correction Branch
COMMISSIONER FOR PATENTS
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Alexandria, VA 22313-1450

Sir:

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2. Certificate of Correction;
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**Certificate
APR 25 2007
of Correction**

04/24/2007 LHMNDTHE 00000063 7083207

01 FC=1811

100.00 UP

April 19, 2007

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Respectfully submitted,
Milbank Tweed Hadley & McCloy LLP

Chris L. Holm

APR 25 2007



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**REQUEST FOR CERTIFICATE OF CORRECTION
(37 CFR §§ 1.322, 1.323)**

Certificate of Correction Branch
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The undersigned hereby petitions under 37 C.F.R. § 1.322 for a Certificate of Correction for mistakes in the above-identified patent that occur through fault of the U.S. Patent and Trademark Office. The undersigned hereby also petitions under 37 C.F.R. § 1.323 for a Certificate of Correction for mistakes in the above-identified patent that occur through fault of the applicant. The required fee (\$100.00) under 37 C.F.R. § 1.20(a) is enclosed herewith.

04/24/2007 LWONDIM2 00000063 7089207

01 FC:1811

100.00 DP

The following errors are due to fault of the U.S. Patent and Trademark

Office.

Column 6, line 65, presently reads: " $F \approx S, S \leq \bar{L}D$ ", and should properly read:

-- $F \approx S, S << \bar{L}D$ --. This is a typographic error by the U.S. Patent and Trademark Office.

The error is not present in the original specification as filed at page 12, line 21.

Column 8, line 7, presently reads: "If one uses implied volatility, as should be given by the", and should properly read: -- If one uses implied volatility, σ_s should be given by

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the --. This is a typographic error by the U.S. Patent and Trademark Office. The error is not present in the original specification as filed at page 15, line 8.

Column 10, line 18 presently reads: "soures, such as regular or real-time reporting, such as stock", and should properly read: -- sources, such as regular or real-time reporting, such as stock --. This is a typographic error by the U.S. Patent and Trademark Office. The error mis-spelled the word sources, and is not present in the original specification as filed at page 19, line 21.

Column 10, line 25 presently reads: "given stock price (S) of the company. This information may", and should properly read: -- given stock price (S*) of the company. This information may --. This is a typographic error by the U.S. Patent and Trademark Office. The error is not present in the original specification as filed at page 20, line 3.

Column 11, line 13 presently reads: "A is a parameter playing an important role in the closed form", and should properly read: -- λ is a parameter playing an important role in the closed form --. This is a typographic error by the U.S. Patent and Trademark Office. The error is not present in the original specification as filed at page 22, line 1.

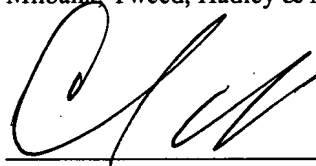
The following errors are due to fault of the applicant.

Column 7, line 59 presently reads: "the give share price S*. Volatility is thus determined from", and should properly read: -- the given share price S*. Volatility is thus determined from --. This was an error by applicant in the initial specification.

Column 13, line 50 presently reads: "an upward slopping credit curve with the 5 year credit spread", and should properly read: -- an upward sloping credit curve with the 5 year credit spread --. This was an error by applicant in the initial specification.

Applicants submit herewith a completed Form SB/44 that includes all of the above-requested corrections to the patent.

Respectfully submitted,
Milbank, Tweed, Hadley & McCloy, LLP



Chris L. Holm
Reg. No.: 39,227

April 19, 2007

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**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**Page 1 of 1

PATENT NO. : 7,089,207
APPLICATION NO.: 09/671,783
ISSUE DATE : August 8, 2006
INVENTOR(S) : Lardy et al.

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 6, line 65, change " $S \leq \bar{L}D$ ", to read -- $S < \bar{L}D$ --.

Column 7, line 59, change "give", to read -- given --.

Column 8, line 7, change "as should", to read -- σs should --.

Column 10, line 18, change "soures", to read -- sources --.

Column 10, line 25, change "(S)", to read -- (S*) --.

Column 11, line 13, change "A is a", to read -- λ is a --.

Column 13, line 50, change "slopping" to read -- sloping --.

MAILING ADDRESS OF SENDER (Please do not use customer number below):

Milbank, Tweed, Hadley & McCloy LLP
1 Chase Manhattan Plaza
New York, NY 10017

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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APR 25 2007